

CLAIMS

What is claimed is:

- 5 1. A portable data device, comprising:
 - a body;
 - a readable static media portion, said readable static media portion comprising information identifying a credit or debit account; and
 - a smart card integrated circuit, said smart card integrated circuit comprising an e-purse for a gaming establishment monetary account.
- 10 2. The portable data device of claim 1, wherein said body is formed of molded plastic, is substantially flat and rectangular in shape.
- 15 3. The portable data device of claim 1, wherein said smart card integrated circuit comprises a processor programmed to interface with an electronic gaming machine, and to allow monetary transfers between the electronic gaming machine and the e-purse.
- 20 4. The portable data device of claim 3, wherein said processor is further programmed to interface with an integrated data device reader, and to allow monetary transfers between the e-purse and a remote financial institution computer system via the integrated data device reader.

5. A data device reader for reading portable data devices having a smart card portion and a readable static media portion, the smart card portion comprising an electronic purse, the data device reader comprising:

a smart card interface for communicating with the smart card portion of a

5 portable data device;

a magnetic stripe reading head for reading the readable static media portion of the portable data device; and

a processor configured to perform money transfers between an account indicated by the readable static media portion of the portable data device and the electronic purse

10 of the portable data device.

6. The data device reader of claim 5, wherein the portable data device is generally flat and rectangular in shape, and wherein the data device reader further comprises a housing with a slot for receiving the portable data device.

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7. The data device reader of claim 5, further comprising a communication link to a financial institution computer system, said processor programmed to communicate with the financial institution computer system in order to conduct credit or debit transactions; and

20 a communication link to a gaming establishment computer system.

8. The data device reader of claim 5, further comprising means for receiving user input specifying an amount of a money transfer to be conducted by said data device reader with respect to the portable data device.

5 9. An electronic device, comprising:

a data device reader adapted to receive portable data devices having a smart card portion and a readable static media portion, said smart card portion comprising an electronic purse;

a communication link to a financial institution transaction processor; and

10 a processor configured to perform money transfers between a customer account managed by said financial institution transaction processor and the electronic purse of a portable data device presented to said data device reader.

10. The electronic device of claim 9, further comprising:

15 a smart card interface for communicating with the smart card portion of the portable data device;

a magnetic stripe reading head for reading the readable static media portion of the portable data device; and

a communication link to a gaming establishment accounting system.

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11. The electronic device of claim 9, wherein said portable data device comprises a card, wherein said smart card portion of the portable data device comprises a smart card processor, wherein said electronic purse comprises a non-

volatile memory accessible to said smart card processor, and wherein said readable static media portion comprises a magnetic stripe affixed to said card.

12. The electronic device of claim 11, wherein said portable data device is
5 adapted to be received in electronic gaming machines, each of said electronic gaming machines comprising a smart card communication interface for communicating with the smart card portion of the portable data device and transferring monetary amounts between the electronic gaming machine and the electronic purse of the portable data device.

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13. The electronic device of claim 12, wherein said portable data device is adapted to be received in banking card reading devices, each of said banking card reading devices comprising a magnetic stripe reading head for reading the readable static media portion of the portable data device.

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14. The electronic device of claim 13, wherein said banking card reading devices perform a debit transaction with respect to a customer financial institution account upon reading and processing data in the readable static media portion of the portable data device.

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15. The electronic device of claim 13, wherein said banking card reading devices perform a credit transaction with respect to a customer financial institution

account upon reading and processing data in the readable static media portion of the portable data device.

16. A method, comprising the steps of:

- 5 receiving, in a data device reader, a portable data device having a smart card portion and a readable static media portion, said smart card portion comprising an electronic purse;
- establishing a communication link from said data device reader to a financial institution computer system; and
- 10 performing a monetary transfer between a customer account managed by said financial institution computer system and the electronic purse of said portable data device.

17. The method of claim 16, further comprising the steps of:

- 15 communicating between a smart card interface in the data device reader and the smart card portion of the portable data device;
- reading the readable static media portion of the portable data device with a magnetic stripe reading head; and
- establishing communication link from the data device reader to a gaming establishment accounting system.

18. The method of claim 16, wherein said portable data device comprises a card, wherein said smart card portion of the portable data device comprises a smart

card processor, wherein said electronic purse comprises a non-volatile memory accessible to said smart card processor, and wherein said readable static media portion comprises a magnetic stripe affixed to said card.

5 19. The method of claim 18, wherein said portable data device is adapted to be received in electronic gaming machines, each of said electronic gaming machines comprising a smart card communication interface for communicating with the smart card portion of the portable data device and transferring monetary amounts between the electronic gaming machine and the electronic purse of the portable data device.

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20. The method of claim 19, wherein said portable data device is adapted to be received in banking card reading devices, each of said banking card reading devices comprising a magnetic stripe reading head for reading the readable static media portion of the portable data device.

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21. The method of claim 20, further comprising the steps of:
reading data from the readable static media portion of the portable data device;
and
performing a debit transaction at said banking card reading device with respect
20 to a customer financial institution account identified by said data.

22. The method of claim 20, further comprising the steps of:
reading data from the readable static media portion of the portable data device;
and
performing a credit transaction at said banking card reading device with respect
5 to a customer financial institution account identified by said data.

23. A system for conducting electronic monetary transfers to and from an
electronic purse stored on a portable data device, said portable data device including a
smart card portion comprising the electronic purse and a magnetic stripe portion, the
10 system comprising:

at least one electronic gaming machine adapted to receive the portable data
device and communicate with the smart card portion thereof, said electronic gaming
machine transferring money to and from the electronic purse of the smart card portion
of the portable data device via electronic commands; and
15 a data device reader adapted to receive the portable data device, said data
device reader comprising

a smart card interface for communicating with the smart card portion of the
portable data device;
a magnetic stripe reading head for reading the magnetic stripe portion of
20 the portable data device;

a communication link to a financial institution transaction processor;
a communication link to a gaming establishment computer system; and

a processor configured to performing a monetary transfer between a customer account managed by said financial institution transaction processor and the electronic purse of said portable data device.

5 24. The system of claim 23, wherein the electronic purse of the portable data device stores a credit amount allowing the portable data device to be utilized in the electronic gaming machine.

10 25. The system of claim 24, wherein a portion of said credit amount is automatically read out by the electronic gaming machine upon presentation of said portable data device to the electronic gaming machine.

15 26. The system of claim 23, wherein said electronic gaming machine comprises a data device reader, a gaming device processor, and a security module interposed between said data device reader and said gaming device processor, said security module comprising:

20 a data device reader interface for connection to said data device reader;
a gaming device interface for connection to said gaming device processor; and
a security module processor interposed between said data device reader interface and said gaming device interface, said security module processor configured to prevent communication between said data device reader and said gaming device processor unless said data device reader is first authenticated.

27. The system of claim 26, wherein said security module processor allows communications to pass through unimpeded between said data device reader and said gaming device processor after authentication of said data device reader.

5 28. The system of claim 26, wherein said security module processor is configured to perform periodic authentication of said data device reader after said data device reader is first authenticated, and to prevent communication between said data device reader and said gaming device processor if said data device reader fails said periodic authentication.

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29. The system of claim 26, wherein said data device reader is first authenticated when said security module processor generates a first random number, enciphers said first random number using a common key to generate a first enciphered random number, sends said first enciphered random number to said data device reader over said data device reader interface, receives a second enciphered random number from said data device reader over said data device reader interface, deciphers said second enciphered random number using said common key to generate a second random number, generates a session key from said first random number and said second random number, receives a third enciphered number from said data device reader over said data device reader interface, deciphers said third enciphered number using said session key to generate an authentication test value, and verifies that said authentication test value matches said second random number.

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30. The system of claim 25, wherein said electronic gaming machine authenticates the portable data device prior to allowing monetary transfers with the electronic purse of the portable data device.

5 31. The system of 30, wherein said electronic gaming machine authenticates the portable data device by carrying out an authentication process with the smart card portion of the portable data device, said electronic gaming machine comprising a smart card communication interface, said authentication process being completed when a processor of said gaming machine generates a first random number, enciphers said first
10 random number using a common key to generate a first enciphered random number, sends said first enciphered random number to said smart card portion of the portable data device over said smart card communication interface, receives a second enciphered random number from said smart card portion of the portable data device over said smart card communication interface, deciphers said second enciphered
15 random number using said common key to generate a second random number, generates a session key from said first random number and said second random number, receives a third enciphered number from said smart card portion of the portable data device over said smart card communication interface, deciphers said third enciphered number using said session key to generate an authentication test value, and
20 verifies that said authentication test value matches said second random number.

32. Apparatus for conducting electronic monetary transfers to and from an electronic purse stored on a portable data device, said portable data device including a smart card portion comprising the electronic purse and a magnetic stripe portion, the apparatus comprising:

5 a smart card interface for communicating with the smart card portion of the portable data device;

 a magnetic stripe reading head for reading the magnetic stripe portion of the portable data device;

10 a processor configured to perform monetary transactions in two different domains, a first domain associated with the smart card portion of the portable data device, and a second domain associated with the magnetic stripe portion of the portable data device.

33. The apparatus of claim 32, further comprising:

15 a communication link to a financial institution transaction processor; and
 a communication link to a gaming establishment accounting system.

34. The apparatus of claim 32, wherein at least one electronic gaming machine is adapted to receive the portable data device and communicate with the smart card portion thereof, said electronic gaming machine transferring money to and from the electronic purse of the smart card portion of the portable data device via electronic commands.